

Information to identify the case:

Debtor 1	<u>Phillip John McCumber</u>	Social Security number or ITIN	xxx-xx-1758
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather Lynn Wilkinson</u>	Social Security number or ITIN	xxx-xx-1351
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11339-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip John McCumber

Heather Lynn Wilkinson

5/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phillip John McCumber
Heather Lynn Wilkinson
Debtors

Case No. 17-11339-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 17, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip John McCumber, Heather Lynn Wilkinson, 235 East State Street, Albion, PA 16401-1360
cr	+ Erie Community Credit Union, 1915 East 36th Street, Erie, PA 16510-2663
14748379	CBNA, P.O. Box 3283, Sioux Falls, SD 57117
14748385	Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14748387	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14759101	+ Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663
14748389	+ Krista McCumber, 1626 West 41st Street, Erie, PA 16509-1140
14748392	+ Michael F. Ratchford, Esquire, 120 North Keyser Avenue, Scranton, PA 18504-9701
14748394	+ NAPA, P.O. Box 275, Glen Head, NY 11545-0275
14748395	+ NCO Group, Inc., 120 North Keyser, Scranton, PA 18504-9701
15569083	+ Nationstar Mortgage LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
15043733	Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, CA 92619
14748398	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14748407	UPMC Community Medicine, c/of Receivables Outsourcing LLC, P.O. Box 62850, Baltimore, MD 21264-2850
14748402	Union Home Mortgage, P.O. Box 11733, Newark, NJ 07101-4733
14748403	+ Union Home Mortgage, P.O. Box 77404, Ewing, NJ 08628-6404
14748404	+ Union Home Mortgage, P.O. Box 77407, Ewing, NJ 08628-6407

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: nsm_bk_notices@mrcooper.com	May 18 2023 00:03:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14748373	+ Email/Text: bncnotifications@phea.org	May 18 2023 00:03:00	AES, 1200 N. Seventh Street, Harrisburg, PA

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

			17102-1419
14748372	+ Email/Text: bncnotifications@pheaa.org	May 18 2023 00:03:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14748374	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:15:21	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14776719	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:15:04	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14748375	EDI: CITICORP.COM	May 18 2023 03:47:00	Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14748378	EDI: CITICORP.COM	May 18 2023 03:47:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
14748376	EDI: CAPITALONE.COM	May 18 2023 03:47:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14748377	+ EDI: RMSC.COM	May 18 2023 03:47:00	Care Credit, 950 Forrer Blvd., Kettering, OH 45420-1469
14748382	+ EDI: WFNNB.COM	May 18 2023 03:47:00	Children's Place, Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120
14748383	EDI: CITICORP.COM	May 18 2023 03:47:00	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
14782757	+ EDI: CITICORP.COM	May 18 2023 03:47:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14748384	+ EDI: RMSC.COM	May 18 2023 03:47:00	Dick's, P.O. Box 965005, Orlando, FL 32896-5005
14753964	EDI: DISCOVER.COM	May 18 2023 03:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14931678	Email/Text: ECMCBKNotices@ecmc.org	May 18 2023 00:03:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748388	+ EDI: LCIICSYSTEM	May 18 2023 03:47:00	I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378
14748380	EDI: JPMORGANCHASE	May 18 2023 03:47:00	Chase/Amazon, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
14748381	EDI: JPMORGANCHASE	May 18 2023 03:47:00	Chase/Slate, P.O. Box 15123, Wilmington, DE 19850-5123
14783017	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2023 00:15:14	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14748390	+ EDI: LENDNGCLUB	May 18 2023 03:47:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
14792608	+ EDI: LENDNGCLUB	May 18 2023 03:47:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14748391	+ EDI: RMSC.COM	May 18 2023 03:47:00	Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14775386	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2023 00:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14748393	+ Email/Text: ptacct@mchl.org	May 18 2023 00:04:00	Millcreek Community Hospital, 5539 Peach Street, Suite 1, Erie, PA 16509-2683
14762826	+ Email/Text: bncnotifications@pheaa.org	May 18 2023 00:03:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14748397	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14773042	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank National Association, P.O. Box 94982, Cleveland, OH 44101

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

14749631	+ EDI: RECOVERYCORP.COM	May 18 2023 03:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14778781	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14778782	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14748400	Email/Text: amieg@stcol.com	May 18 2023 00:02:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
14748399	EDI: CITICORP.COM	May 18 2023 03:47:00	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
14748401	+ EDI: RMSC.COM	May 18 2023 03:47:00	Toys R Us, P..O. Box 965005, Orlando, FL 32896-5005
14748405	Email/Text: bankruptcydept@uhm.com	May 18 2023 00:02:00	Union Home Mortgage, 8241 Dow Circle, Strongsville, OH 44136
14783731	Email/Text: bankruptcydept@uhm.com	May 18 2023 00:02:00	Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
14748406	+ Email/Text: BankruptcyNotice@upmc.edu	May 18 2023 00:04:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14777571	^ MEBN	May 17 2023 23:51:51	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14764186	EDI: WFFC2	May 18 2023 03:47:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14748408	+ EDI: WFFC.COM	May 18 2023 03:47:00	Wells Fargo National Bank, P.O. Box 94498, Las Vegas, NV 89193-4498
15381356	+ EDI: WFFC.COM	May 18 2023 03:47:00	Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services LLC
cr		Union Home Mortgage Corp.
14748396		Pepsio Savings Plan
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14931680	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931681	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931682	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748386	##+	Eastern Revenue Inc., P.O. Box 185, Southeastern, PA 19399-0185

TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor Rushmore Loan Management Services LLC bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Danielle Boyle-Ebersole	on behalf of Creditor Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com PABKAttorneyecf@orlans.com
Karina Velter	on behalf of Creditor Rushmore Loan Management Services LLC kvelter@pincuslaw.com brausch@pincuslaw.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com
Michael S. Jan Janin	on behalf of Debtor Phillip John McCumber mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Michael S. Jan Janin	on behalf of Joint Debtor Heather Lynn Wilkinson mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Nicholas R. Pagliari	on behalf of Creditor Erie Community Credit Union npagliari@mijb.com sburick@mijb.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11